

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: LYDIA C NANTWI

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Case No.: 05-53416

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/13/2005.
- 2) This case was confirmed on 12/15/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/03/2007, 10/01/2008.
- 5) The case was completed on 11/16/2009.
- 6) Number of months from filing to the last payment: 49
- 7) Number of months case was pending: 55
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 252,000.00
- 10) Amount of unsecured claims discharged without payment \$ 37,342.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 57,602.52
Less amount refunded to debtor	\$ 30.20
NET RECEIPTS	\$ 57,572.32

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 3,774.97
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 3,774.97**

Attorney fees paid and disclosed by debtor **\$ 2,200.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
BLUEBEARDS CASTLE CO	SECURED	5,000.00	.00	.00	.00	.00
GMAC	SECURED	12,210.00	16,311.85	12,210.00	12,210.00	554.70
GMAC	UNSECURED	4,790.00	.00	4,101.85	4,101.85	.00
JOHN M SMITH HOMEMAK	SECURED	1,000.00	.00	416.89	416.89	12.40
ECAST SETTLEMENT COR	UNSECURED	2,004.00	2,994.12	2,994.12	2,994.12	.00
RESOURCE MORTGAGE SO	SECURED	134,000.00	.00	.00	.00	.00
AES/PHEAA	UNSECURED	7,500.00	NA	NA	.00	.00
AMERICAN EXPRESS BAN	UNSECURED	26,411.76	26,499.12	26,499.12	26,499.12	.00
CAPITAL ONE	UNSECURED	441.50	670.63	670.63	670.63	.00
GECC/HOME DEPOT	UNSECURED	350.00	NA	NA	.00	.00
WORLD FINANCIAL NETW	UNSECURED	300.00	355.84	355.84	355.84	.00
LORD & TAYLOR	UNSECURED	125.00	155.73	155.73	155.73	.00
MBNA AMERICA	UNSECURED	12,492.00	NA	NA	.00	.00
MISSION FEDERAL CRED	UNSECURED	17,000.00	2,174.77	NA	.00	.00
RESURGENT CAPITAL SE	UNSECURED	1,900.00	.00	2,174.77	2,174.77	.00
EDUCATION RESOURCES	UNSECURED	7,000.00	7,398.75	.00	.00	.00
US DEPT OF EDUCATION	UNSECURED	2,000.00	1,636.55	.00	.00	.00
ECAST SETTLEMENT COR	UNSECURED	3,557.00	3,651.30	3,651.30	3,651.30	.00
NETBANK INC	SECURED	NA	.00	.00	.00	.00
NETBANK INC	SECURED	NA	.00	.00	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	12,210.00	12,210.00	554.70
All Other Secured	<u>416.89</u>	<u>416.89</u>	<u>12.40</u>
TOTAL SECURED:	12,626.89	12,626.89	567.10
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	40,603.36	40,603.36	.00

Disbursements:

Expenses of Administration	\$ 3,774.97	
Disbursements to Creditors	\$ 53,797.35	
TOTAL DISBURSEMENTS:		\$ 57,572.32

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/18/2010

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.